

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN
GRAND RAPIDS DIVISION**

In re:	§	Case No. 11-02285
	§	
SHANE HANDWERG	§	
ANGIE HANDWERG	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Lisa E. Gocha, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$105,400.00	Assets Exempt:	\$39,189.75
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$1,424.13	Claims Discharged Without Payment:	\$39,531.99
Total Expenses of Administration:	\$475.89		

3) Total gross receipts of \$1,900.02 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$1,900.02 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$108,663.32	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin Fees and Charges (from Exhibit 4)	NA	\$475.89	\$475.89	\$475.89
Prior Chapter Admin Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$1,000.00	\$1,023.62	\$1,023.62	\$0.00
General Unsecured Claims (from Exhibit 7)	\$39,220.54	\$30,381.59	\$30,381.59	\$1,424.13
Total Disbursements	\$148,883.86	\$31,881.10	\$31,881.10	\$1,900.02

4). This case was originally filed under chapter 7 on 03/04/2011. The case was pending for 27 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/06/2013

By: /s/ Lisa E. Gocha
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN.CODE	AMOUNT RECEIVED
Preference/Nancy Alton	1241-000	\$1,900.00
Interest Earned	1270-000	\$0.02
TOTAL GROSS RECEIPTS		\$1,900.02

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

NONE

EXHIBIT 3 – SECURED CLAIMS

NONE

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	IndyMac Mortgage Services	4110-000	\$91,673.46	NA	\$0.00	\$0.00
	Ocwen Loan Servicing, LLC	4110-000	\$16,989.86	NA	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$108,663.32	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN.CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Lisa E. Gocha, Trustee	2100-000	NA	\$475.01	\$475.01	\$475.01
Bank of Texas	2600-000	NA	\$0.88	\$0.88	\$0.88
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$475.89	\$475.89	\$475.89

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	City of Grand Rapids	5800-000	\$1,000.00	\$1,023.62	\$1,023.62	\$0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$1,000.00	\$1,023.62	\$1,023.62	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	FIA CARD SERVICES, N.A.	7100-000	\$5,645.09	\$5,663.67	\$5,663.67	\$265.48
3	FIA CARD SERVICES, N.A.	7100-000	\$4,239.34	\$4,334.46	\$4,334.46	\$203.18
4	Credit Union One	7100-000	\$5,877.82	\$6,232.50	\$6,232.50	\$292.15
5	Chase Bank USA, N.A.	7100-000	\$2,948.18	\$3,152.99	\$3,152.99	\$147.80
6	Chase Bank USA, N.A.	7100-000	\$3,218.43	\$3,343.37	\$3,343.37	\$156.72
7	Capital One, N.A.	7100-000	\$2,676.69	\$2,396.20	\$2,396.20	\$112.32
8	GE Money Bank	7100-000	\$833.84	\$927.56	\$927.56	\$43.48
9	HSBC Bank Nevada, N.A.	7100-000	\$315.38	\$320.08	\$320.08	\$15.00
10	HSBC Bank Nevada, N.A.	7100-000	\$3,914.86	\$4,010.76	\$4,010.76	\$188.00
	HSBC Card Services/ GM Card	7100-000	\$2,273.59	NA	NA	\$0.00
	Kohls	7100-000	\$2,277.32	NA	NA	\$0.00
	Nancy K. Alton	7100-000	\$5,000.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$39,220.54	\$30,381.59	\$30,381.59	\$1,424.13

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 1

Exhibit 8

Case No.: 11-02285
Case Name: HANDWERG, SHANE AND HANDWERG, ANGIE
For the Period Ending: 6/6/2013

Trustee Name: Lisa E. Gocha
Date Filed (f) or Converted (c): 03/04/2011 (f)
\$341(a) Meeting Date: 04/11/2011
Claims Bar Date:

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Preference/Nancy Alton (u)	\$0.00	\$2,500.00	\$1,900.00	FA
2	1267 Butterworth Street SW Grand Rapids, MI 49504 Parcel No. 41-13-26-378-040 SEV Doubled is \$105,400.00 ***Debtors to surrender their interest in this property.	\$105,400.00	\$0.00	\$0.00	FA
3	Cash	\$60.00	\$0.00	\$0.00	FA
4	Checking account at Credit Union One	\$10.00	\$0.00	\$0.00	FA
5	Checking account at Fifth Third Bank	\$700.00	\$0.00	\$0.00	FA
6	Savings account at Credit Union One	\$5.00	\$0.00	\$0.00	FA
7	Savings account at Fifth Third Bank	\$25.00	\$0.00	\$0.00	FA
8	Household goods and furnishings	\$6,500.00	\$0.00	\$0.00	FA
9	Clothes	\$500.00	\$0.00	\$0.00	FA
10	Jewelry: Wedding band Diamond Earrings	\$800.00	\$0.00	\$0.00	FA
11	Coin Collection	\$100.00	\$0.00	\$0.00	FA
12	Sporting Goods: Digital Camera \$100.00 2 Bikes \$80.00 Golf Clubs \$200.00 Hunting Gear \$60.00 4 Guns- 1. 50 Calibur \$100.00 2. 30/0/6 \$100.00 3. 22 Calibur \$100.00 4. 20 guage shot gun \$100.00 Compound Bow \$150.00	\$990.00	\$0.00	\$0.00	FA
13	Star Wars Trading Cards (Collection incomplete)	\$50.00	\$0.00	\$0.00	FA
14	Term Life Insurance Policy Modern Woodmen of America Death Benefit \$370,000.00	\$1.00	\$0.00	\$0.00	FA
15	Term Life Insurance Policy Modern Woodmen of America Death Benefit \$370,000.00	\$1.00	\$0.00	\$0.00	FA
16	Anticipated 2010 tax refund Amount based on Debtors 2009 tax refund.	\$2,515.00	\$0.00	\$0.00	FA
17	Earned Wages	\$1,500.00	\$0.00	\$0.00	FA
18	Earned Wages	\$773.65	\$0.00	\$0.00	FA
19	Anticipated 2011 tax refund Pro-rated based on 2009 tax refund of \$2515.00 divided by 365 and multiplied by 63.	\$434.10	\$0.00	\$0.00	FA

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 2

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For the Period Ending: 6/6/2013

Trustee Name: Lisa E. Gocha
Date Filed (f) or Converted (c): 03/04/2011 (f)
§341(a) Meeting Date: 04/11/2011
Claims Bar Date:

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
20 Child Support Arrearage: Co-Debtor is owed \$18,000.00 in child support. She believes the DSO is uncollectable at this time.	\$18,000.00	\$0.00		\$0.00	FA
21 1995 Chevy Truck 225,000 Miles 4x4 Value based on NADA	\$2,550.00	\$0.00		\$0.00	FA
22 1997 KTM 250cc Dirtbike	\$1,000.00	\$0.00		\$0.00	FA
23 1999 Chevy Blazer 234,000 Miles 4x4 Value based on NADA	\$1,825.00	\$0.00		\$0.00	FA
24 2003 Kawasaki KX 65cc Dirtbike Debtor does not have the title to this bike.	\$750.00	\$0.00		\$0.00	FA
25 Masonary Hand Tools	\$100.00	\$0.00		\$0.00	FA
INT Interest Earned (u)	Unknown	Unknown		\$0.02	FA

TOTALS (Excluding unknown value)

\$144,589.75

\$2,500.00

Gross Value of Remaining Assets

\$1,900.02

\$0.00

Major Activities affecting case closing:

Referred to realtor for possible short sale. Demand letter sent regarding preference payment

Motion to Hire REaltor filed

Property still on market.

City of Grand Rapids returned check, saying claim paid in full. Will do a supplemental distribution

Initial Projected Date Of Final Report (TFR): 05/16/2012Current Projected Date Of Final Report (TFR): 05/16/2012/s/ LISA E. GOCHA

LISA E. GOCHA

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-02285
Case Name: HANDWERG, SHANE AND HANDWERG, ANGIE
Primary Taxpayer ID #: *****7391
Co-Debtor Taxpayer ID #: *****7392
For Period Beginning: 3/4/2011
For Period Ending: 6/6/2013

Trustee Name: Lisa E. Gocha
Bank Name: Bank of Texas
Checking Acct #: *****0961
Account Title: DDA
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
09/16/2011		Sterling Bank	Transfer Funds	9999-000	\$300.02		\$300.02
09/21/2011	(1)	Angie Handweg	Payment re: PReference	1241-000	\$150.00		\$450.02
10/11/2011	(1)	Angie Handweg	Payment re: Preference	1241-000	\$150.00		\$600.02
11/15/2011		Bank of Texas	Account Analysis Fee	2600-000		\$1.76	\$598.26
11/16/2011		Bank of Texas	Reverse Bank Service Fee	2600-000		(\$0.88)	\$599.14
11/22/2011	(1)	Angie Handweg	Preference Payment	1241-000	\$150.00		\$749.14
01/10/2012	(1)	Angie Handweg	Preference Payment	1241-000	\$150.00		\$899.14
01/24/2012	(1)	Angie Handweg	Payment re: Preference Payment	1241-000	\$150.00		\$1,049.14
02/21/2012	(1)	Angie Handweg	Payment re: Preference	1241-000	\$150.00		\$1,199.14
03/22/2012	(1)	Angie Handweg	Payment re: Preference	1241-000	\$150.00		\$1,349.14
05/17/2012	(1)	Angie Handweg	Preference Payment	1241-000	\$150.00		\$1,499.14
05/29/2012	(1)	Shane Handweg	Payment re: Preference	1241-000	\$150.00		\$1,649.14
07/11/2012	(1)	Angie Handweg	Payment re: Preference	1241-000	\$250.00		\$1,899.14
09/20/2012	5001	Lisa E. Gocha	Trustee Compensation	2100-000		\$475.01	\$1,424.13
09/20/2012	5002	City of Grand Rapids	Final	5800-000		\$1,023.62	\$400.51
09/20/2012	5003	FIA CARD SERVICES, N.A.	Final	7100-000		\$74.67	\$325.84
09/20/2012	5004	FIA CARD SERVICES, N.A.	Final	7100-000		\$57.14	\$268.70
09/20/2012	5005	Credit Union One	Final	7100-000		\$82.16	\$186.54
09/20/2012	5006	Chase Bank USA, N.A.	Final	7100-000		\$41.56	\$144.98
09/20/2012	5007	Chase Bank USA, N.A.	Final	7100-000		\$44.07	\$100.91
09/20/2012	5008	Capital One, N.A.	Final	7100-000		\$31.59	\$69.32
09/20/2012	5009	GE Money Bank	Final	7100-000		\$12.23	\$57.09
09/20/2012	5010	Clerk, US Bankruptcy Court	Small Dividends	*		\$4.22	\$52.87
			Claim Amount \$(4.22)	7100-000			\$52.87
09/20/2012	5011	HSBC Bank Nevada, N.A.	Final	7100-000		\$52.87	\$0.00
02/25/2013	5002	VOID: City of Grand Rapids		5800-003		(\$1,023.62)	\$1,023.62
03/14/2013	5012	FIA CARD SERVICES, N.A.	Final	7100-000		\$190.81	\$832.81
03/14/2013	5013	FIA CARD SERVICES, N.A.	Final	7100-000		\$146.04	\$686.77

SUBTOTALS

\$1,900.02

\$1,213.25

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-02285
Case Name: HANDWERG, SHANE AND HANDWERG, ANGIE
Primary Taxpayer ID #: *****7391
Co-Debtor Taxpayer ID #: *****7392
For Period Beginning: 3/4/2011
For Period Ending: 6/6/2013

Trustee Name: Lisa E. Gocha
Bank Name: Bank of Texas
Checking Acct #: *****0961
Account Title: DDA
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/14/2013	5014	Credit Union One	Final	7100-000		\$209.99	\$476.78
03/14/2013	5015	Chase Bank USA, N.A.	Final	7100-000		\$106.24	\$370.54
03/14/2013	5016	Chase Bank USA, N.A.	Final	7100-000		\$112.65	\$257.89
03/14/2013	5017	Capital One, N.A.	Final	7100-000		\$80.73	\$177.16
03/14/2013	5018	GE Money Bank	Final	7100-000		\$31.25	\$145.91
03/14/2013	5019	HSBC Bank Nevada, N.A.	Final	7100-000		\$10.78	\$135.13
03/14/2013	5020	HSBC Bank Nevada, N.A.	Final	7100-000		\$135.13	\$0.00

TOTALS:	\$1,900.02	\$1,900.02	\$0.00
Less: Bank transfers/CDs	\$300.02	\$0.00	
Subtotal	\$1,600.00	\$1,900.02	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$1,600.00	\$1,900.02	

For the period of 3/4/2011 to 6/6/2013

Total Compensable Receipts:	\$1,600.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,600.00
Total Internal/Transfer Receipts:	\$300.02

Total Compensable Disbursements:	\$1,900.02
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$1,900.02
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 09/16/2011 to 6/6/2013

Total Compensable Receipts:	\$1,600.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$1,600.00
Total Internal/Transfer Receipts:	\$300.02

Total Compensable Disbursements:	\$1,900.02
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$1,900.02
Total Internal/Transfer Disbursements:	\$0.00

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-02285
Case Name: HANDWERG, SHANE AND HANDWERG, ANGIE
Primary Taxpayer ID #: *****7391
Co-Debtor Taxpayer ID #: *****7392
For Period Beginning: 3/4/2011
For Period Ending: 6/6/2013

Trustee Name: Lisa E. Gocha
Bank Name: Sterling Bank
Money Market Acct #: *****2285
Account Title:
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
07/12/2011	(1)	Angie Handweg	Payment re: Preference	1241-000	\$150.00		\$150.00
08/12/2011	(1)	Angie Handweg	Payment regarding preference	1241-000	\$150.00		\$300.00
08/31/2011	(INT)	Sterling Bank	Interest Earned For August	1270-000	\$0.01		\$300.01
09/16/2011	(INT)	Sterling Bank	Interest Earned For September 2011	1270-000	\$0.01		\$300.02
09/16/2011		Bank of Texas	Transfer Funds	9999-000		\$300.02	\$0.00

TOTALS:	\$300.02	\$300.02	\$0.00
Less: Bank transfers/CDs	\$0.00	\$300.02	
Subtotal	\$300.02	\$0.00	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$300.02	\$0.00	

For the period of 3/4/2011 to 6/6/2013

Total Compensable Receipts:	\$300.02
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$300.02
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$300.02

For the entire history of the account between 07/12/2011 to 6/6/2013

Total Compensable Receipts:	\$300.02
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$300.02
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$300.02

FORM 2

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-02285
Case Name: HANDWERG, SHANE AND HANDWERG, ANGIE
Primary Taxpayer ID #: *****7391
Co-Debtor Taxpayer ID #: *****7392
For Period Beginning: 3/4/2011
For Period Ending: 6/6/2013

Trustee Name: Lisa E. Gocha
Bank Name: Sterling Bank
Money Market Acct #: *****2285
Account Title:
Blanket bond (per case limit): \$1,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET
DISBURSEACCOUNT
BALANCES

\$1,900.02

\$1,900.02

\$0.00

For the period of 3/4/2011 to 6/6/2013

Total Compensable Receipts: \$1,900.02
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$1,900.02
Total Internal/Transfer Receipts: \$300.02

Total Compensable Disbursements: \$1,900.02
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$1,900.02
Total Internal/Transfer Disbursements: \$300.02

For the entire history of the case between 03/04/2011 to 6/6/2013

Total Compensable Receipts: \$1,900.02
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$1,900.02
Total Internal/Transfer Receipts: \$300.02

Total Compensable Disbursements: \$1,900.02
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$1,900.02
Total Internal/Transfer Disbursements: \$300.02

/s/ LISA E. GOCHA

LISA E. GOCHA